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THE CHOICE IS YOURS

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BY JEFFREY

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**THINGS I WANT,
THINGS I NEED**

THINGS I WANT, THIN

We need to be careful about the things we buy. We usually don't have enough money to buy all the things we want, so it's important to make the best use of our money.

Sometimes this comes down to deciding:

- What are things we really **need**?
- What are things we **want**?

It's often hard to tell the difference between things we **need** and things we **want**. Also, different people have different **needs** and **wants**.

Needs are things we really must have.

Wants are things we would like to have but can live without.

For example, think about buying a new coat for winter. You **need** a coat that will keep you warm, but you may **want** a fur coat. A fur coat will keep you warm, but will cost a lot. A cloth coat also will keep you warm and be much cheaper.

Saving Ahead

Sometimes, we find we do better by saving some of our money. Then it's available when an unexpected emergency comes up. By saving, we are preparing for future **needs**.

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Money for Wants and Needs

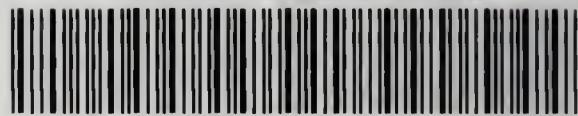
We often must decide whether to spend our money on things we **want** or on things we **need**.

When deciding, it may help to ask the following questions.

- Is this something I really **need**?
- Is this something I can do without?
- Why do I **want** it?
- Could I spend my money better in another way?

Think about the reason you are spending the money. Is it the best choice for you?





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Acknowledgement is given to the Illinois State Board of Education, Department of Adult, Vocational and Technical Education for financial assistance. University of Illinois at Urbana-Champaign, Cooperative Extension Service, 1982. College of Agriculture/State/County/Local Groups/U.S.D.A. Cooperating. The Illinois Cooperative Extension Service provides equal opportunities in programs and employment.

These materials were field-tested by CHEP paraprofessionals in Madison and St. Clair counties.

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THE CHOICE IS YOURS

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Anywhere.

Anytime.
Anywhere.

**DECISIONS
EVERYWHERE!**

DECISIONS EVERYWHERE

We make decisions in everything we do. Some decisions are easier to make than others.

Think of all the things you have thought about today. What were some of the decisions you made?

How Do We Make Decisions?

We make better decisions when we think carefully about what we should do. We may ask ourselves:

- What exactly must we decide?
- What are the possible choices?

After we've thought of many choices, we should think about what would happen if we choose each one.

- Next, make a choice.
- Then, follow it through.
- Finally, think about the decision again. Would we make the same choice next time?

Think It Through!

The hardest part of making decisions is thinking about what would be the result of each possible choice. These results could involve money, feelings, time or many other things. When making a choice, it is important to think about what could happen and to base our decisions on the outcome.



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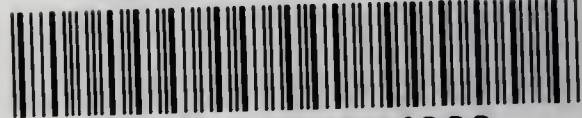
Other Decisions

Some of the hardest decisions we make are about how to spend our money. But we also make many other decisions. Some are:

- what to do,
- where to go,
- when to go,
- what to say, and
- what to wear.

After thinking about it, we see that decisions are involved in everything we do. That's why making decisions is so important and should be done carefully.

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